

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

RAMONA V. VAUGHN

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Repondents.

Case No.:12-20603

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 24, 2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 02/08/2012 and confirmed on 4/9/12 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		33,246.25
Less Refunds to Debtor	6,376.88	
TOTAL AMOUNT OF PLAN FUND		26,869.37

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	0.00	
Trustee Fee	1,096.27	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		1,096.27

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	MIDFIRST BANK SSB*	0.00	12,951.59	0.00	12,951.59
	Acct: 9310				
	MIDFIRST BANK SSB*	10,659.94	10,659.94	0.00	10,659.94
	Acct: 9310				
					23,611.53

Priority					
	PRO SE	0.00	0.00	0.00	0.00
	Acct:				
	RAMONA V. VAUGHN	0.00	0.00	0.00	0.00
	Acct:				
	RAMONA V. VAUGHN	6,376.88	6,376.88	0.00	0.00
	Acct:				
	NEIGHBORHOOD LEGAL SVCS ASSN	0.00	0.00	0.00	0.00
	Acct:				
	MARY ELLEN DROLL ESQ	0.00	0.00	0.00	0.00
	Acct:				
	CLERK, U S BANKRUPTCY COURT	281.00	281.00	0.00	281.00
	Acct: XXXXXXXXX-JKF				
					281.00

Unsecured					
	ASSET RECOVERY SOLUTIONS LLC	1,287.00	1,287.00	0.00	1,287.00
	Acct: 2508				
	RUI CREDIT SERVICES	0.00	0.00	0.00	0.00
	Acct: 2731				
	DIRECTV (*) - TRUSTEE PAYMENTS	0.00	0.00	0.00	0.00
	Acct: 5090				
	CAVALRY PORTFOLIO SERVICES LLC(*)	593.57	593.57	0.00	593.57
	Acct: 3879				
	EQUITABLE GAS CO (*)	0.00	0.00	0.00	0.00
	Acct:				
					1,880.57

TOTAL PAID TO CREDITORS

25,773.10

TOTAL	
CLAIMED	281.00
PRIORITY	10,659.94
SECURED	1,880.57

Date: 02/24/2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
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Certificate of Notice Page 4 of 5
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

RAMONA V. VAUGHN

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:12-20603

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Certificate of Notice Page 5 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Ramona V. Vaughn
 Debtor

Case No. 12-20603-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: jhel
 Form ID: pdf900

Page 1 of 1
 Total Noticed: 9

Date Rcvd: Feb 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 01, 2017.

db +Ramona V. Vaughn, 538 Clawson Street, Pittsburgh, PA 15208-1860
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860
 13303444 +Asset Recovery Solutions, 2200 E. Devon Avenue, Suite 200, Des Plaines IL 60018-4501
 13425488 CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA, 50368-8971
 13293145 +Citimortgage Inc., c/o M. Troy Freedman, Esq., One Jenkinstown Station, Suite 104, 115 West Avenue, Jenkintown, PA 19046-2031
 13303446 +Comcast, c/o RUI Credit Services, Inc., 225 Broadhollow Road, Melville, NY 11747-4822
 13303448 ++DIRECTV LLC, ATTN BANKRUPTCIES, PO BOX 6550, GREENWOOD VILLAGE CO 80155-6550
 (address filed with court: DirectTV, P.O. Box 6550, Greenwood Villiage, CO 80155-6550)
 13926609 +MidFirst Bank, 999 NW Grand Blvd., Ste 100, Oklahoma City, OK 73118-6051

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13305994 +E-mail/Text: bankruptcy@cavps.com Feb 28 2017 02:49:53 Cavalry Portfolio Services, LLC, 500 Summit Lake Drive Suite 400, Valhalla, NY 10595-2322

TOTAL: 1

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr CITIMORTGAGE INC
 cr MidFirst Bank
 cr* +MidFirst Bank, 999 NW Grand Blvd., Ste 100, Oklahoma City, OK 73118-6051
 13303445* +Citimortgage Inc., c/o M. Troy Freedman, Esq., One Jenkinstown Station, Suite 104, 115 West Avenue, Jenkintown, PA 19046-2031
 13303447* ++DIRECTV LLC, ATTN BANKRUPTCIES, PO BOX 6550, GREENWOOD VILLAGE CO 80155-6550
 (address filed with court: DirectTV, Payment Center, P.O. Box 78626, Phoenix, AZ 85062-8626)

TOTALS: 2, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 01, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 24, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor MidFirst Bank agornall@goldbecklaw.com,
 bkgrouper@goldbecklaw.com/bkgrouper@kmlawgroup.com
 James Warmbrodt on behalf of Creditor MidFirst Bank bkgrouper@kmlawgroup.com
 Joshua I. Goldman on behalf of Creditor MidFirst Bank bkgrouper@kmlawgroup.com
 Leon P. Haller on behalf of Creditor MidFirst Bank lhaller@pkh.com,
 dmaurer@pkh.com;lrynard@pkh.com
 Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
 Ronda J. Winnecour cmecf@chapter13trusteedpa.com
 S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
 Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 7